

Table I.C.4.a(1996) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.1%	65.7%	64.0%	46.0%	36.9%	22.1%	60.6%	29.2%
Industry group								
Agric., fish., forest.	41.3%	72.3%	82.0%	46.6% *	9.5% *	12.4% *	71.5%	14.6% *
Mining	53.1%	90.9%	31.8% *	14.4% *	21.1% *	70.7%	57.8%	52.2%
Construction	51.7%	64.8%	64.5%	57.2%	44.6%	18.7% *	63.2%	38.5%
Manufacturing	32.4%	64.9%	55.5%	47.0%	35.9%	20.7%	57.2%	27.4%
Transp., commu., util.	47.4%	52.3%	57.8%	40.2%	44.6%	48.2%	54.6%	46.0%
Wholesale trade	32.7%	56.6%	66.6%	43.7%	30.5%	12.0% *	54.9%	24.3%
Retail trade	32.5%	63.6%	58.7%	38.4%	31.6%	20.8%	56.0%	24.6%
Fin., ins., real est.	28.1%	63.0%	71.7%	47.1%	25.7%	13.3%	64.0%	19.1%
Services	41.3%	69.1%	67.5%	48.0%	41.5%	22.0%	63.5%	32.5%
Unknown	89.7%	86.3%	100.0%	0.0%	0.0%	0.0%	89.7%	0.0%
Ownership								
For profit, incorporated	36.3%	64.2%	62.6%	44.3%	36.2%	22.2%	59.2%	28.3%
For profit, unincorporated	42.2%	71.1%	67.8%	42.7%	26.6%	17.9% *	65.5%	25.8%
Nonprofit	38.7%	71.0%	75.3%	55.7%	43.6%	18.8%	68.7%	33.0%
Unknown	37.3%	52.7%	46.6% *	62.9%	31.8%	33.3%	51.4%	34.6%
Age of firm								
Less than 5 years	48.5%	64.8%	58.1%	33.5%	28.7%	38.2%	60.4%	24.2%
5-9 years	52.4%	64.3%	61.5%	43.6%	53.2%	25.8% *	59.1%	43.3%
10-19 years	51.6%	66.4%	63.1%	50.7%	37.9%	42.8%	61.8%	41.7%
20 or more years	39.3%	67.6%	68.1%	46.6%	40.5%	18.2%	61.5%	31.6%
Unknown	25.0%	49.9%	60.5%	48.9%	28.2%	22.0%	53.6%	24.2%
Multi/single status								
2 or more locations	27.3%	42.8%	63.8%	47.4%	32.5%	22.0%	52.9%	26.2%
1 location only	53.1%	66.3%	64.1%	45.4%	44.5%	25.7% *	61.6%	40.8%
Percent full-time employees								
Less than 25%	47.7%	67.0%	77.9%	58.1%	37.0%	33.8%	68.3%	38.0%
25-49%	38.9%	70.0%	68.9%	48.1%	43.2%	23.4%	61.3%	31.6%
50-74%	34.1%	61.8%	62.1%	39.8%	36.1%	17.0%	58.6%	25.9%
75% or more	37.2%	66.0%	63.8%	46.3%	36.8%	22.4%	60.7%	29.3%
Union presence								
No union employees	38.8%	66.1%	62.4%	46.5%	34.4%	16.2%	60.4%	28.1%
Has union employees	35.4%	57.4%	76.8%	51.7%	47.5%	22.6%	64.8%	31.8%
Unknown	33.0%	63.8%	73.7%	37.8%	43.2%	27.9%	61.3%	30.3%
Percent low wage employees								
50% or more low wage	32.3%	60.7%	53.4%	38.7%	35.9%	11.9%	53.3%	25.0%
Less than 50% low wage	41.9%	67.1%	64.8%	49.1%	37.2%	19.4%	62.2%	31.2%
Unknown	29.1%	54.9%	64.3%	32.6%	36.6%	25.1%	52.8%	27.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.C.4.a(1996) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.93%	1.17%	1.64%	1.52%	1.72%	1.68%	0.68%	1.25%
Industry group								
Agric., fish., forest.	8.36%	6.24%	8.87%	14.16% *	10.21% *	12.12% *	6.39%	10.51% *
Mining	5.78%	17.94%	14.95% *	10.55% *	13.04% *	9.15%	13.08%	8.04%
Construction	4.26%	4.27%	4.45%	5.80%	9.41%	6.62% *	3.50%	5.70%
Manufacturing	1.83%	5.41%	5.36%	4.17%	4.16%	2.52%	4.54%	2.00%
Transp., commu., util.	3.99%	4.90%	9.43%	8.49%	8.07%	5.52%	4.84%	5.13%
Wholesale trade	2.05%	7.69%	5.71%	4.26%	4.57%	4.80% *	3.23%	2.91%
Retail trade	2.07%	3.09%	2.75%	2.88%	4.42%	3.30%	1.28%	2.53%
Fin., ins., real est.	2.02%	5.44%	5.03%	6.79%	6.08%	3.85%	4.25%	2.42%
Services	1.46%	2.24%	2.53%	2.28%	2.60%	4.50%	1.50%	1.57%
Unknown	16.78%	16.27%	29.81%	0.00%	0.00%	0.00%	16.78%	0.00%
Ownership								
For profit, incorporated	1.20%	2.12%	1.65%	1.76%	2.31%	2.17%	1.21%	1.63%
For profit, unincorporated	3.61%	2.64%	4.16%	6.88%	7.53%	9.41% *	3.21%	4.83%
Nonprofit	2.21%	6.43%	5.43%	4.45%	5.08%	4.41%	3.13%	2.46%
Unknown	4.40%	8.75%	14.52% *	11.85%	8.38%	6.93%	8.19%	4.42%
Age of firm								
Less than 5 years	3.43%	4.57%	6.87%	5.97%	8.52%	10.88%	3.04%	4.77%
5-9 years	3.10%	2.36%	2.48%	5.41%	7.80%	8.28% *	1.96%	6.18%
10-19 years	3.18%	2.88%	4.19%	5.66%	8.62%	8.78%	2.11%	5.14%
20 or more years	1.78%	2.62%	2.12%	2.37%	2.77%	2.83%	2.09%	1.98%
Unknown	2.04%	10.13%	8.76%	5.96%	2.88%	2.60%	5.07%	2.05%
Multi/single status								
2 or more locations	1.46%	9.78%	3.68%	3.90%	2.18%	1.62%	3.54%	1.50%
1 location only	0.73%	1.20%	2.04%	2.09%	4.08%	14.75% *	0.87%	1.42%
Percent full-time employees								
Less than 25%	4.62%	5.60%	7.35%	8.11%	8.91%	7.65%	4.34%	6.10%
25-49%	3.95%	5.63%	7.51%	7.97%	8.43%	4.61%	5.25%	5.76%
50-74%	2.40%	2.55%	4.30%	4.21%	5.90%	4.55%	2.16%	3.07%
75% or more	0.91%	1.40%	2.11%	1.38%	1.61%	1.78%	0.92%	1.22%
Union presence								
No union employees	1.15%	1.64%	1.79%	1.72%	2.31%	2.16%	0.92%	1.44%
Has union employees	3.00%	7.40%	9.72%	7.14%	4.75%	3.80%	6.28%	3.09%
Unknown	2.96%	4.59%	6.12%	6.98%	6.21%	3.66%	4.72%	3.14%
Percent low wage employees								
50% or more low wage	1.96%	6.86%	3.69%	4.45%	5.48%	2.99%	4.18%	2.54%
Less than 50% low wage	1.08%	1.37%	1.88%	1.76%	2.25%	2.09%	0.60%	1.37%
Unknown	2.37%	4.07%	8.01%	4.79%	3.21%	3.07%	4.29%	2.52%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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